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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

#### Official Form 101

### **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself						
About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):					
Your full name Faith	Aquoness					
First name	First name					
Write the name that is on your government-issued	Middless					
picture identification (for example, your driver's Bradley-Cathery	Middle name					
example, your driver's license or passport  Bradley-Cathery Last name	Cathery Last name					
Bring your picture						
identification to your Suffix (Sr., Jr., II, III) meeting with the trustee.	Suffix (Sr., Jr., II, III)					
2. All other names you have used in the last First name	First name					
8 years	THISTICATIO					
Middle name	Middle name					
Include your married or maiden names.  Bradley						
Last name	Last name					
First name	First name					
riistriane	i list name					
Middle name	Middle name					
Last name	Last name					
3. Only the last 4 digits XXX - XX- 0753	XXX - XX- 1234					
of your Social Security number or OR	OR					
<u>federal Individual</u>						
Taxpayer 9 xx - xx- Identification number	9 xx - xx-					
(ITIN)						

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De	First Name	Middle Name Last Name	Case number (if known)
_	T HOL Hallie	middle Hame	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last		Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7125 S Eggleston Ave Number Street	7125 S Eggleston Number Street
		Chicago Illinois 60621 City State Zip Code	Chicago Illinois 60621 City State Zip Code
		Cook	Cook
		County  If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
_		, , , , , , , , , , , , , , , , , , , ,	
6.	Why you are choosing this district	Check one:  Over the last 180 days before filing this petition, I ha	Check one:  Ve Over the last 180 days before filing this petition, I have
	to file for bankruptcy	lived in this district longer than in any other district.	lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 14	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

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Debtor 1 Faith **Bradley-Cathery** Case number (if known) Last Name First Name Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy Code you Bankruptcy (Form B2010)). Also, go to the top of page 1 and check the appropriate box. are choosing to file Chapter 7 under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for fee more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for ✓ No. bankruptcy within the last 8 years? Yes. District MM / DD / YYYY When District Case number District Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Relationship to you Yes. Debtor spouse who is not When District Case number, if known filing this case with you, or by a business Relationship to you Debtor partner, or by an District Case number, if known affiliate? MM / DD / YYYY 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you? ✓ No. Go to line 12. Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

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Bradley-Cathery Debtor 1 Faith Case number (if known) Middle Name First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Faith Bradley-Cathery Case number (if known)

#### First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit ✓ I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. My physical disability causes me to Disability. My physical disability causes me to Disability. be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

about credit counseling, you must file a motion for

waiver of credit counseling with the court.

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Debtor 1 Faith **Bradley-Cathery** Case number (if known) Middle Name First Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are vou filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1**-49 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that 100-199 10,001-25,000 More than 100,000 vou owe? 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$10,000,000,001-\$50 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X /s/ Faith Bradley-Cathery /s/ Aquoness Cathery Signature of Debtor 1 Signature of Debtor 2 Executed on \_\_8/20/2018 Executed on 8/20/2018 MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Faith		Bradley-Cathery	Case number (if k	known)
First Name	Middle Name	Last Name		-
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 12, o	r 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 34	2(b) and, in a case in w	which § 707(b)(4)(D) applies, certify that I
represented by an	have no knowledge after	an inquiry that the info	ormation in the schedu	ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		·
need to file this page.	/s/ Hilary L Jabs		Date	8/20/2018
	Signature of Attorney f	or Debtor	M	M / DD / YYYY
	,			
	Hilary L Jabs			
	Printed name			
	Semrad Law Firm			
	Firm name			
	11101 S. Western Ave	nue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	,			_, того
	Contact phone	3122234975	Email address	hjabs@semradlaw.com
			Illinois	
	Bar number		State	

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Fill in this information to identify your case:							
Debtor 1	Faith		Bradley-Cathery				
	First Name	Middle Name	Last Name				
Debtor 2	Aquoness		Cathery				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
			(State)				
Case number (If known)	-						

П	Check if this is ar
	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del></del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$21,550.00
1c. Copy line 63, Total of all property on Schedule A/B	\$21,550.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	<b>#C 070 00</b>
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$6,073.00
s. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$914.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$17,437.00
Your total liabilities	\$24,424.00
art 3: Summarize Your Income and Expenses	
Part 3: Summarize Your Income and Expenses	
	\$3,673.99
s. Schedule I: Your Income (Official Form 106I)	\$3,673.99

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Deb	tor 1 Faith		Bradley-Cathery	Case number (if known)			
	First Name	Middle Name	Last Name				
Part	4: Answer These Quest	ions for Administrat	ive and Statistical Records				
6. <b>A</b>	re you filing for bankruptcy ເ	ınder Chapters 7, 11, oı	13?				
	_	oort on this part of the fo	rm. Check this box and submit this	form to the court with your other s	chedules.		
Ŀ	Yes.						
7. <b>W</b>	/hat kind of debt do you have	?					
Ŀ			mer debts are those incurred by an ill out lines 8-10 for statistical purp				
	Your debts are not prima this form to the court with y		u have nothing to report on this pa	art of the form. Check this box and s	submit		
	From the Statement of Your Form 122A-1 Line 11; <b>OR</b> , For		e: Copy your total current monthly rm 122C-1 Line 14.	income from Official	\$2,456.76		
9.	Copy the following special of	py the following special categories of claims from Part 4, line 6 of Schedule E/F:					
	From Part 4 on Schedule E/F, copy the following:			Total claim			
	9a. Domestic support obligation	ons (Copy line 6a.)		\$0.00			
	9b. Taxes and certain other de	xes and certain other debts you owe the government		\$914.00			
	9c. Claims for death or persor	al injury while you were i	ntoxicated. (Copy line 6c.)	\$0.00			
	9d. Student loans. (Copy line	6f.)		\$0.00			
	9e. Obligations arising out of priority claims. (Copy line 6g.)	a separation agreement o	r divorce that you did not report as	\$0.00			
	9f. Debts to pension or profit-	sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00			

\$914.00

9g. **Total.** Add lines 9a through 9f.

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				.go 10 0. 02		
Fill in this	information to identify your c	ase:				
Debtor 1	Faith		Bradley-Cath	ery		
Debtor 2	First Name Aquoness	Middle Na	me Last Name Cathery			
(Spouse, if fi		Middle Na	•			
United Sta	ates Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case num (If known)	nber		(Otato)			_
Officia	al Form 106A/B					Check if this is an amended filing
Sche	dule A/B: Prope	rty				12/1
category responsib write your	ategory, separately list and on where you think it fits best. It for supplying correct infor name and case number (if kaseribe Each Residence	Be as complete and mation. If more spannown). Answer ever	d accurate as possible. If t ace is needed, attach a se ery question.	wo married people a parate sheet to this t	re filing together, both a form. On the top of any a	re equally
1. Do you	own or have any legal or ed No. Go to Part 2	quitable interest in	any residence, building, l	and, or similar propei	ty?	
1.1	Yes. Where is the property?  Street address, if available, or		What is the property? Che Single-family home Duplex or multi-unit buil Condominium or coope Manufactured or mobile	ding rative	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property. Current value of the portion you own?
	Number Street  City State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
	.,	·	Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtor	nly	Check if this is co (see instructions)	mmunity property
If you	own or have more than one, li		Other information you wis property identification numbers		em, such as local	
1.2	Street address, if available, or		What is the property? Che Single-family home Duplex or multi-unit buil Condominium or coope Manufactured or mobile Land	ding rative	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D:</i> ims Secured by Property.  Current value of the portion you own?
	Number Street  City State	Zip Code	Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 of the debtor the information you wis property identification number on the debtor of the debtor of the information you wis property identification number on the one of the debtor of the information you wis property identification number on the one of the other information in the other one of the other information in the other one of the other one.	only ors and another h to add about this it	(see instructions)	mmunity property

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Debtor 1	Faith First Name	Middle Name	Bradley-Cathery  Last Name	Case numbe	r (if known)	
1.3Stre	et address, if available, or otl	ner description	What is the property? Check all that apply Single-family home  Duplex or multi-unit building  Condominium or cooperative  Manufactured or mobile home	ply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nun	nber Street State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the property? ( Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth Other information you wish to add aboroperty identification number:	er	(see instructions)	mmunity property
	the dollar value of the porve attached for Part 1. Wr	ite that number	all of your entries from Part 1, includi	ng any entrie	s for pages	
<b>Do you ow</b> you own t	hat someone else drives. If y ns, trucks, tractors, sport ut	equitable interes ou lease a vehicle	st in any vehicles, whether they are reg , also report it on Schedule G: Executory ( prcycles	-	-	
3.1	s Make Model:	Jeep Grand Cherokee	Who has an interest in the proper one.	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D:
	Year: Approximate mileage: Other information: 2005 Jeep Grand Cheroke	2005 130000	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Check if this is community preinstructions)		Current value of the entire property? \$7225.00	Current value of the portion you own? \$7225.00
3.2	Make Model: Year:	Pontiac Grand Prix 1999	Who has an interest in the proper one.  Debtor 1 only	rty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage:  Other information:  1999 Pontiac Grand Prix	180000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a	another	Current value of the entire property? \$325.00	Current value of the portion you own? \$325.00
			Check if this is community proinstructions)	operty (see		

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	Faith		Bradley-Cathery	Case numbe	r (if known)		
	First Name	Middle Name	Last Name				
3.3	Make Model: Year: Approximate mileage:		Who has an interest in the proone.  Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put tred claims on <i>Schedule D.</i> hims Secured by Property.	
	Approximate initiage.		Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors a				
			Check if this is community instructions)	y property (see			
3.4	Make		Who has an interest in the pro	operty? Check		sured claims or exemptions. Put secured claims on Schedule D: ve Claims Secured by Property.	
	Model:		one.				
	Year: Approximate mileage:	<del></del>	Debtor 1 only		Creditors Willo Have Cla		
			Debtor 2 only		Current value of the	Current value of the	
	Other information:		Debtor 1 and Debtor 2 only		entire property?	portion you own?	
			At least one of the debtors a	and another			
			Check if this is community instructions)	y property (see			
4.1			Who has an interest in the pro	operty? Check			
	Madali					claims or exemptions. Put	
	Model: Year:		one.  Debtor 1 only		the amount of any secu	• • • • • • • • • • • • • • • • • • •	
					the amount of any secu	red claims on <i>Schedule D.</i>	
	Year:		Debtor 1 only	, ,	the amount of any secu Creditors Who Have Cla	red claims on Schedule Daims Secured by Property.	
	Year: Approximate mileage:	<u> </u>	Debtor 1 only Debtor 2 only		the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Daims Secured by Property.  Current value of the	
	Year: Approximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and another	the amount of any secu Creditors Who Have Cla Current value of the	red claims on Schedule Daims Secured by Property.  Current value of the	
4.2	Year: Approximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit	and another y property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?	red claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put	
4.2	Year: Approximate mileage: Other information:  Make Model:		Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 only At least one of the debtors a Check if this is communit instructions) Who has an interest in the proone.	and another y property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ired claims on Schedule D	
4.2	Year: Approximate mileage: Other information:  Make Model: Year:		Debtor 1 only Debtor 2 only Debtor 2 and Debtor 2 only At least one of the debtors a Check if this is community instructions) Who has an interest in the proone. Debtor 1 only	and another y property (see	the amount of any secu Creditors Who Have Cla Current value of the entire property?  Do not deduct secured the amount of any secu	red claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put	
4.2	Year: Approximate mileage: Other information:  Make Model:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	and another y property (see operty? Check	the amount of any secucreditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Class  Current value of the	claims on Schedule D vims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ared claims on Schedule D vims Secured by Property.  Current value of the	
4.2	Year: Approximate mileage: Other information:  Make Model: Year:		Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and another y property (see operty? Check	the amount of any secucreditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Class	red claims on Schedule Daims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ured claims on Schedule Daims Secured by Property.	
4.2	Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only	and another y property (see operty? Check	the amount of any secucreditors Who Have Class  Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Class  Current value of the	claims on Schedule D vims Secured by Property.  Current value of the portion you own?  claims or exemptions. Put ared claims on Schedule D vims Secured by Property.  Current value of the	
4.2	Year: Approximate mileage: Other information:  Make Model: Year: Approximate mileage:		Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors a Check if this is communit instructions)  Who has an interest in the proone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	and another y property (see operty? Check	the amount of any secucreditors Who Have Class Current value of the entire property?  Do not deduct secured the amount of any secucreditors Who Have Class Current value of the	claims or schedule D.  Current value of the portion you own?  claims or exemptions. Put ared claims on Schedule D.  claims Secured by Property.  Current value of the	

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Debtor 1 Faith Bradley-Cathery Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Bedroom sets (4), Beds (2), Living room set \$3500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Cell phones (2), TVs (6), Tablets (2) \$2500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$8000.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$14000.00 for Part 3. Write that number here ......

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Debtor 1 Faith Bradley-Cathery Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: \$0.00 17.1. Checking account: Bank of America 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Faith		Bradley-Cathery	_ Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments Non-negotiable instrum	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes, and r	money orders.	
	Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF	n <b>accounts</b> RA, ERISA, Keogh, 401(k), 403(b)	, thrift savings accounts, or other	r pension or profit-sharing plans	
	<b>✓</b> No	Tune of accounts	Institution name		
	Yes. List each account	Type of account:	Institution name:		
	separately.	401(k) or similar plan:	-		
		Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:	-		
		Additional account:		_	
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for a numb	er of years)	
	✓ No ☐ Yes	Issuer name and description:			
		-			

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Debte	or 1 Faith	Middle None	Bradley-Cathery	Case number (if known)	
0.4	First Name	Middle Name	Last Name	day a greatified atota toitian necessaria	
24.	26 U.S.C. §§ 530(b)(	1), 529A(b), and 529(b)(1).	a quanned ABLE program, or unc	der a qualified state tuition program.	
	Ves	tion name and description. Se	eparately file the records of any intere	ests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or	future interests in property	r (other than anything listed in lin	e 1), and rights or powers	
	exercisable for your		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,,	
	Yes. Describe				
26.			, and other intellectual property eds from royalties and licensing agre	eements	
	✓ No  Yes. Describe				
27.		s, and other general intangi ermits, exclusive licenses, coo	ibles perative association holdings, liquor	r licenses, professional licenses	
	<b>✓</b> No				
	Yes. Describe				
Mon	ey or property ow	ed to you?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
	ney or property ow  Tax refunds owed to				portion you own? Do not deduct secured
					portion you own? Do not deduct secured
	Tax refunds owed to  ✓ No  ✓ Yes. Give specific	<b>you</b> information		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to  No Yes. Give specific about them, you already	you information including whether filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you	you information including whether			portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax your specific about them.	information including whether filed the returns years	support, child support, maintenance	State:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you already and the tax you already. You already already already. You already already and the tax you already. You already already already. You already already already. You already already already. You already already already. You already. You already. You already. You all all all all already. You all all all all all all all all all al	information including whether filed the returns years	support, child support, maintenance	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax your specific about them.	information including whether filed the returns years	support, child support, maintenance	State:  Local:  e, divorce settlement, property settlemen	portion you own?  Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you already and the tax you already. You already already already. You already already and the tax you already. You already already already. You already already already. You already already already. You already already already. You already. You already. You already. You all all all all already. You all all all all all all all all all al	information including whether filed the returns years	support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you specific about them. You already and the tax you already and the tax you already. You already already already. You already already and the tax you already. You already already already. You already already already. You already already already. You already already already. You already. You already. You already. You all all all all already. You all all all all all all all all all al	information including whether filed the returns years	support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you support Examples: Past due on Yes. Give specific	information including whether filed the returns years	support, child support, maintenance	State: Local: e, divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you have a second or the second of	information including whether filed the returns years	ents, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to  ✓ No  Yes. Give specific about them, you already and the tax:  Family support  Examples: Past due or  ✓ No  Yes. Give specific  Other amounts some  Examples: Unpaid way Social Security	information including whether filed the returns years  Tump sum alimony, spousal information	ents, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to  No Yes. Give specific about them, you already and the tax you have a second or the second of	information including whether filed the returns years  Tump sum alimony, spousal information	ents, disability benefits, sick pay, vac	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Faith	Bradley-Cathery	Case number (if known)	
	First Name Middle Name	e Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	ealth savings account (HSA); credit, homeo	wner's, or renter's insurance	
	No  ✓ Yes. Name the insurance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and list its value	United - Term Insurance	Husband	\$0.00
		United - Term Insurance	Wife	\$0.00
				_
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		re currently entitled to receive	
	<b>✓</b> No			
	Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		nand for payment	
34.	Other contingent and unliquidated claims o	of every nature, including counterclaims	s of the debtor and rights	
	to set off claims		-	
	✓ No			
	Yes. Describe			
35.	Any financial assets you did not already list			
	<b>✓</b> No			
	Yes. Describe			
36.	Add the dollar value of all of your entries fro	om Part 4, including any entries for pag	es you have attached	
	for Part 4. Write that number here		<b>&gt;</b>	
Part	5: Describe Any Business-Related Pro	operty You Own or Have an Intere	st In. List any real estate in Pa	rt 1.
37.	Do you own or have any legal or equitable in			
	No. Go to Part 6.			Current value of the
	Yes. Go to line 38.			portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you al	ready earned		
	✓ No			
	Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	re, modems, printers, copiers, fax machine	s, rugs, telephones, desks, chairs, ele	ctronic devices
	✓ No			
	Yes. Describe			

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Deb	tor 1 Faith	Bradley-Cathery Case number (if known)	
	First Name	Middle Name Last Name	
40.	Machinery, fixtures, equ	ipment, supplies you use in business, and tools of your trade	
	<b>✓</b> No		
	Yes. Describe		
41.	Inventory		
	<b>✓</b> No		
	Yes. Describe		
42.	Interests in partnerships	s or joint ventures	
	✓ No		
	Yes. Give specific	Name of entity: % of ownership:	
	information about		
	them	<del></del>	
			_
43.	Customer lists, mailing lis	sts, or other compilations	
	—		
	✓ No		
	Yes. Do your lists inci	ude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	□ No		
	Yes. Describ	e	
			-
44.	Any business-related pr	operty you did not already list	
	<b>✓</b> No		
	igstyle		<u> </u>
	Yes. Give specific information		
	momadon		
			<del></del>
			<u> </u>
			<del></del>
45. A	dd the dollar value of all	of your entries from Part 5, including any entries for pages you have attached	
for Pa	art 5. Write that number I	here	
	Describe Any Far	m- and Commercial Fishing-Related Property You Own or Have an Interest In.	
Part	If you own or have an in	terest in farmland, list it in Part 1.	
40			
46.	Do you own or nave any	legal or equitable interest in any farm- or commercial fishing-related property?	0
	No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured claims
			or exemptions
47.	Farm animals		
	Examples: Livestock, pou	itry, tarm-raised tish	
	<b>✓</b> No		
	Yes. Describe		
	_		

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Deb	tor 1 Faith	Middle None	Bradley-Cathery	Case number (if known)	
40	First Name	Middle Name	Last Name		
48.	Crops-either growing or	harvested			
	✓ No				
	Yes. Describe				
49.	Farm and fishing equipm	 nent, implements, machinery, fixt	ures, and tools of trade		
	No No	, , ,	,		
	Yes. Describe				
	Tes. Describe				
				<u>'</u>	
50.	Farm and fishing supplie	s, chemicals, and feed			
	<b>✓</b> No				
	Yes. Describe				
51	Any farm- and commerc	 ial fishing-related property you di	d not already list		
		.a. namig raidaa proporty you a	a not an oual, not		
	✓ No  Yes. Describe				
	Tes. Describe				
52. A	dd the dollar value of all	of your entries from Part 6, includ	ing any entries for pages	s vou have attached	
		ere			·
	D 11 . All D		THE PART OF THE PA		
Part		erty You Own or Have an Inte		NOT LIST ADOVE	
53.	Examples: Season tickets,	rty of any kind you did not alread country club membership	y list?		
	✓ No				
	Yes. Give specific				
	information				
54. A	dd the dollar value of all	of your entries from Part 7. Write	that number here		<b>&gt;</b>
Part	8: List the Totals of F	ach Part of this Form			
ган	o. List the Totals of L				
55.	Part 1: Total real estate, l	ine 2		<b>&gt;</b>	
56.	part 2 total vehicles, line	5	\$7550.00	_	
57. <b>F</b>	Part 3: Total personal and	household items, line 15	\$14000.00	_	
58. <b>F</b>	Part 4: Total financial asse	ets. line 36	ψσσσ.σσ	-	
				-	
59.	Part 5: Total business-rela	ated property, line 45		_	
60.	Part 6: Total farm- and fis	hing-related property, line 52		_	
61.	Part 7: Total other proper	ty not listed, line 54			
62.	Total personal property. A	dd lines 56 through 61	404550.00		<b>#</b> 04550.55
	, , , , , , , , , , , , , , , , , , , ,	<b>J</b>	**************************************	Copy personal property total	+ \$21550.00
					00/
62 1	intal of all property on Sol	nedule A/B. Add line 55 + line 62			\$21550.00
UU.	oral or all property oil ou	IOGGIO ALDI AGGINIO DO TINIO UZ			1

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Faith		Bradley-Cathery
	First Name	Middle Name	Last Name
Debtor 2	Aquoness		Cathery
(Spouse, if filing)	First Name	Middle Name	Last Name
United States B	Sankruptcy Court for the:	Northern	District of Illinois
Case number (If known)			(State)

#### Official Form 106C

#### Check if this is an amended filing

#### Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	t 1: Identify the Property You Clair	ii do =xompt		
1.	Which set of exemptions are you claim	ng? Check one only, ev	ren if your spouse is filing with you.	
	✓ You are claiming state and federal	nonbankruptcy exemp	otions. 11 U.S.C. § 522(b)(3)	
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(	2)	
2.	For any property you list on Schedule A	/B that you claim as e	xempt, fill in the information below.	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim  Check only one box for each exemption.	Specific laws that allow exemption
		Copy the value from Schedule A/B		
	Brief description: Jeep Grand Cherokee, 2005, 2005 Jeep Grand	\$7,225.00	\$1,902.00; \$0.00	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Cherokee		applicable statutory limit	
	Line from Schedule A/B: 03			
	Brief description:	\$325.00	<b>☑</b> \$0	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
	Pontiac Grand Prix, 1999, 1999 Pontiac Grand Prix		100% of fair market value, up to any applicable statutory limit	_
	Line from Schedule A/B: 03			
3.	✓ No	ery 3 years after that for a	375? cases filed on or after the date of adjustment.) rithin 1,215 days before you filed this case?	

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Debtor 1 Faith **Bradley-Cathery** Case number (if known) First Name Middle Name Last Name Part 2: **Additional Page** Brief description of the property and Current value of Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(b) \$0.00 description: **✓** \$0 Checking account, Bank 100% of fair market value, up to any of America applicable statutory limit Line from Schedule A/B: 17 735 ILCS 5/12-1001(b) Brief \$3,500.00 description:  $\overline{}$ \$3,500.00 Bedroom sets (4), Beds 100% of fair market value, up to any (2), Living room set applicable statutory limit Line from Schedule A/B: 06 735 ILCS 5/12-1001(a) Brief description: \$8,000.00  $\overline{}$ \$8,000.00 Misc. Clothing 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 11 Brief 735 ILCS 5/12-1001(b) \$2.500.00 description: \$2,500.00 Cell phones (2), TVs (6), 100% of fair market value, up to any Tablets (2) applicable statutory limit Line from Schedule A/B: 07 735 ILCS 5/12-1001(f) Brief \$0.00 description: \$0 **United - Term Insurance** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(f)

\$0.00

**V** 

\$0

100% of fair market value, up to any

applicable statutory limit

description:

Line from

Schedule A/B:

United - Term Insurance

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			_		
Fill in	this information to identify your case	se:			
Debto	or 1 Faith	Bradley-Cathery			
20010	First Name	Middle Name Last Name			
Debto	<u>-</u> -	Cathery			
(Spous	e, if filing) First Name	Middle Name Last Name			
United	d States Bankruptcy Court for the:	Northern District of Illinois			
Cooo	numbor	(State)			
(If know	number <sub>/n)</sub>				
Off	icial Form 106D		J	Г	Check if this is a
				_	amended filing
Scl	hedule D: Credito	ors Who Have Claims Secure	ed by Prop	erty	12/1
Be as	complete and accurate as possib	le. If two married people are filing together, both are equ	ally responsible for s	upplying correct in	formation. If
		nal Page, fill it out, number the entries, and attach it to t	his form. On the top	of any additional pa	ages, write your
	and case number (if known).				
1. L	Do any creditors have claims se				
L	_	it this form to the court with your other schedules. You hav	e nothing else to rep	ort on this form.	
[	Yes. Fill in all of the information	n below.			
Part	1: List All Secured Claims				
2.	separately for each claim. If more th	or has more than one secured claim, list the creditor nan one creditor has a particular claim, list the other creditors the claims in alphabetical order according to the creditor's	Column A  Amount of claim  Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any
			value of collatoral.	this claim	ii airy
2.1	WESTLAKE FINANCIAL SVC	Describe the property that secures the claim:	\$5,323.00	\$7,225.00	\$0.00
	Creditor's Name 4751 WILSHIRE BLVD STE 1	2005 Jeep Grand Cherokee			
	Number Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
	LOS ANGELES CA 90010	Unliquidated			
	City State ZIP Code  Who owes the debt? Check one.	Disputed			
	Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)			
	At least one of the debtors	Statutory lien (such as tax lien, mechanic's lien)			
	and another	Judgment lien from a lawsuit			
	Check if this claim relates to a community debt	Other (including a right to offset)			
	Date debt was 3/2017 incurred	Last 4 digits of account number 8293			
2.2	TitleMax Creditor's Name	Describe the property that secures the claim:	\$750.00	\$325.00	\$425.00
	15 Bull St	Pontiac Grand Prix   Value: \$325.00			
	Number Street Suite 200	As of the date you file, the claim is: Check all that apply.			
	Suite 200	Contingent			
	Savannah GA 31401 City State ZIP Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	✓ Debtor 1 only	Nature of lien. Check all that apply.			
	Debtor 2 only	An agreement you made (such as mortgage or secured			
	Debtor 1 and Debtor 2 only	car loan)  Statutory lien (such as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from a lawsuit			
	and another  Check if this claim relates				
	to a community debt	Other (including a right to offset)			
	Date debt wasincurred	Last 4 digits of account number			
	Add the dollar value of v	our entries in Column A on this page. Write that number	\$6,073.00		
	here:	, •			

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		Document Page 23 of 82			
Fill in this info	rmation to identify your case:				
Debtor 1	Faith	Bradley-Cathery			
	First Name Middle Name	Last Name			
Debtor 2	Aquoness	Cathery			
(Spouse, if filing)	First Name Middle Name	Last Name			
United States	Bankruptcy Court for the: Northern	District of Illinois (State)			
Case number (If known)	_				
Official F	orm 106E/F		Che	ck if this is an	amended filing
Sched	ule E/F: Creditors Who	o Have Unsecured Claims	5		12/15
other party to Form 106A/B) claims that ar the entries in known).	any executory contracts or unexpired leases t and on Schedule G: Executory Contracts and le listed in Schedule D: Creditors Who Hold Cla	ditors with PRIORITY claims and Part 2 for creditors what could result in a claim. Also list executory contract Unexpired Leases (Official Form 106G). Do not include ims Secured by Property. If more space is needed, coppage to this page. On the top of any additional pages	ts on <i>Schedu</i> any creditors by the Part yo	lle A/B: Prop s with partia u need, fill it	erty (Official Ily secured t out, number
1. Do any o	creditors have priority unsecured claims agains	st vou?			
	Go to Part 2.	•			
✓ Yes					
listed, ide As much Continua	entify what type of claim it is. If a claim has both pr	·	w both priority	and nonprior	rity amounts.
			Total claim	Priority amount	Nonpriority amount
2.1 IRS 1		Land Addition from the color	\$914.00	\$914.00	\$0.00
	Creditor's Name	Last 4 digits of account number			
PO Box		When was the debt incurred?n/a			
Numbe	er Street	As of the date you file, the claim is: Check all that apply.			
		Contingent			
Philade City	lphia Pennsylvania 19101 State Zip Code	Unliquidated			
Who in	curred the debt? Check one. btor 1 only	Disputed			
	•	Type of PRIORITY unsecured claim:			
	btor 2 only	Domestic support obligations			
De De	btor 1 and Debtor 2 only	✓ Taxes and certain other debts you owe the			
At	least one of the debtors and another	government			
	eck if this claim relates to a community debt	Claims for death or personal injury while you were intoxicated			
Is the	claim subject to offset?	Other. Specify			

✓ No Yes

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Debtor 1 Faith Bradlev-Cathery Case number (if known) Middle Name First Name Last Name Part 2: List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation **Total claim** 4.1 AT&T \$170.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 105262 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Atlanta 30348 Georgia Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only  $\overline{}$ Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_\_\_\_ Internet Bill Is the claim subject to offset? No Yes City of Chicago \$640.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 205 W Randolph # 1100 Number As of the date you file, the claim is: Check all that apply. c/o Goldman and Grant Contingent Unliquidated Chicago Illinois 60606 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only  $\overline{}$ Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_\_\_\_ 2010-M1-660169 Is the claim subject to offset? **✓** No Yes City of Chicago - Dept. of Finance \$5,800.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 88292 n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60680 Chicago Illinois City Zip Code Disputed State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Parking Tickets Is the claim subject to offset? Official Yes 106E/F Schedule E/F: Creditors Who Have Unsecured Claims page 2

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Debtor 1 Faith Bradley-Cathery Case number (if known)
First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning $\boldsymbol{\nu}$	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	ComEd	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 3 Lincoln Center	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Bankruptcy Section	— Contingent	
		Unliquidated	
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed	
	Who incurred the debt? Check one.		
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Electric Bill	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	I C SYSTEM INC	— Last 4 digits of account number 0632	\$276.00
	Nonpriority Creditor's Name PO BOX 64378	When was the debt incurred? 1/2018	
	Number Street	As of the data varifies the plains in Charle all that apply	
		As of the date you file, the claim is: Check all that apply.  Contingent	
	SAINT PAUL Minnesota 55164	Unliquidated	
	City State Zip Code		
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	<u>'</u>	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	001 Collection; Collecting for ORIGINAL CREDITOR:	
	<b>✓</b> No	Other. Specify COMCAST	
	Yes		
4.6	IRS	Last 4 digits of account number	\$5,000.00
	Nonpriority Creditor's Name Po Box 7346	When was the debt incurred?	
	Number Street	<u> </u>	
		As of the date you file, the claim is: Check all that apply.  — Contingent	
	Philadelphia Pennsylvania 19101	Unliquidated	
	City State Zip Code  Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify 1040 Taxes	
	Is the claim subject to offset?	_	
	<b>✓</b> No		
	Yes		

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 Debtor 1 Faith
 Faith Bradley-Cathery
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	Page	
	After listing any entries on this page, number them beginning wit	h 4.5, followed by 4.6, and so forth.	Total claim
4.7	Peoples Gas	Last 4 digits of account number	\$1,000.00
	Nonpriority Creditor's Name 200 E. Randolph	When was the debt incurred? n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60601	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specify Gas Bill	
	Is the claim subject to offset?		
	<u>✓</u> No		
	Yes		
4.8	PLS Loan Store	Last 4 digits of account number	\$750.00
	Nonpriority Creditor's Name PO Box 800849	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Dallas Texas 75380	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.  Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify Other	
	No		
	Yes		
4.9	RECOVERY ONE LLC		\$522.00
1.0	Nonpriority Creditor's Name	Last 4 digits of account number 3244	Ψ022.00
	3240 HENDERSON RD Number Street	When was the debt incurred? 6/2012	
		As of the date you file, the claim is: Check all that apply.	
	COLUMBUS Ohio 43220	Contingent	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.  Debtor 1 only	Disputed	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans  Obligations evicing out of a congretion agreement or	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	불	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt  Is the claim subject to offset?	debts  001 Collection; Collecting for	
	No	ORIGINAL CREDITOR: SAFELITE	
	Yes	Other. Specify <u>AUTOGLASS</u>	

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Debtor 1 Faith Bradley-Cathery Case number (if known) Middle Name Last Name First Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Sprint \$500.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. Box 219554 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 64121 Kansas City Missouri City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Phone Bill Is the claim subject to offset? No Yes 4.11 T-Mobile \$279.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 4515 N Santa Fe ave As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City 73118 Oklahoma Disputed Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Phone Bill Is the claim subject to offset? **✓** No Yes US Cellular \$1,500.00 4.12 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Dept 0205 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Palatine Illinois 60055 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify \_ Phone Bill Is the claim subject to offset?

✓ No ☐ Yes Case 18-23467 Doc 1 Filed 08/20/18 Entered 08/20/18 13:33:33 Desc Main Document Page 28 of 82

otor 1 Faith			Bradley-Cathery	Case number (if known)
First Name		Middle Name	Last Name	
t 3: List Othe	ers to Be Notified A	About a Debt Tha	at You Already Listed	d
collection age	ency is trying to colle ency here. Similarly, i	ect from you for a d if you have more th	ebt you owe to someon an one creditor for any	or a debt that you already listed in Parts 1 or 2. For example, if a ne else, list the original creditor in Parts 1 or 2, then list the of the debts that you listed in Parts 1 or 2, list the additional ebts in Parts 1 or 2, do not fill out or submit this page.
HARRIS & HAR	RRIS LTD		On which entry	in Part 1 or Part 2 did you list the original creditor?
111 W JACKS	ON BLVD S-400		Line 4.3	of (Check Part 1: Creditors with Priority Unsecured Claim
Number St	reet			one):  Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO	Illinois	60604	Last 4 digits of a	account number
City	State	Zip Code		
Arnold Scott H	larris P.C		On which entry	in Part 1 or Part 2 did you list the original creditor?
111 W Jackso	n Blvd Ste 600		Line 4.2	of (Check Part 1: Creditors with Priority Unsecured Claim
Number St	reet			one):  Part 2: Creditors with Nonpriority Unsecured Claims
Chicago	Illinois	60604	Last 4 digits of a	account number
City	State	Zip Code		

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Debtor 1 Faith Bradley-Cathery Case number (if known)

First Name Middle Name Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

	amounts of certain types of unsecured claims. This information is mounts for each type of unsecured claim.	s for st	tatistical reporting purposes only. 28 U.S.C. §159.
			Total claims
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$914.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$914.00
			Total claims
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$17,437.00

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Fill in this infor	mation to identify your ca	ase:	
Debtor 1	Faith		Bradley-Cathery
	First Name	Middle Name	Last Name
Debtor 2	Aquoness		Cathery
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)
Case number			(******)

#### Official Form 106G

### Check if this is an amended filing

#### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Bruno, Mr. Name 7125 S Egglesto			Residential Lease, Debtor is Lessee, Yearly Lease
	Number	Street		
	Chicago	Illinois	60621	
	City	State	Zip Code	

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		Do	cument Page	31 of 82	
Fill in this i	nformation to identify your case:				
Debtor 1	Faith First Name	Middle Name	Bradley-Cathery  Last Name		
Debtor 2 (Spouse, if filin	Aquoness	Middle Name	Cathery Last Name		
United Stat	tes Bankruptcy Court for the: North	nern	District of Illinois (State)		
(If known)	al Form 106H			Check if this is amended filing	
	ule H: Your Codebt	ors		12/	15
filing toget the entries	her, both are equally responsible	for supplying correct	ct information. If more s	complete and accurate as possible. If two married people are pace is needed, copy the Additional Page, fill it out, and number of any Additional Pages, write your name and case number (if	r
<b>☑</b> 1	u have any codebtors? (If you are : No Yes	filing a joint case, do	not list either spouse as a	codebtor.)	
Idaho, ✓ N	n the last 8 years, have you lived it. Louisiana, Nevada, New Mexico, Po No. Go to line 3. Yes. Did your spouse, former spouse,	uerto Rico, Texas, Wa	shington, and Wisconsin.		
F	Yes. In which community state	or territory did you	live?	Fill in the name and current address of that person.	

Zip Code

Name of your spouse, former spouse, or legal equivalent

State

Number Street

City

Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt
	Check all schedules that apply:

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		D00	current i	age 32	01 02		
Fill in this in	nformation to identify	your case:					
Debtor 1	Faith		Bradley-Ca	athery			
	First Name	Middle Name	Last Name		_ Che	eck if this is:	
Debtor 2	Aquoness		Cathery				
(Spouse, if filin	g) First Name	Middle Name	Last Name			An amended filing	
the:	s Bankruptcy Court for	Northern	District of Illinois (State)			A supplement showing post expenses as of the following	
Case number	er				_	MM / DD / YYYY	
Official	Form 106I						
	ıle I: Your In	come					12/1
number (if k	nore space is needec (nown). Answer ever escribe Employme	y question.	et to this form. C	On the top	of any addit	ional pages, write your ı	name and case
4 500 500 500			Debtor 1			Debtor 2	
informat	our employment tion.						
16		Employment status	✓ Employed			<b>✓</b> Employed	
attach a	we more than one job, separate page with on about additional		Not Employ	red		Not Employed	
employe	rs.	Occupation	Home Aide			Self-employment	
	oart time, seasonal, or loyed work.	Employer's name	Help At Home,	LLC		_	
•	ion may include student maker, if it applies.	Employer's address	1 N. State Street  Number Street	t, 8th Floor		Number Street	
			Chicago City	Illinois State	60602 Zip Code	City Stat	e Zip Code
		How long employed there?	7 years 2 month	hs			
Part 2: G	ive Details About N	Monthly Income					
	nonthly income as of ess you are separated.	the date you file this form	<b>n.</b> If you have noth	ing to repoi	t for any line, v	write \$0 in the space. Includ	e your non-filing
		e more than one employer,	combine the inform	mation for a	all employers fo	or that person on the lines b	elow. If you need
	e, attach a separate she				ebtor 1	For Debtor 2 or	-
0 1!-1	authly avec	one and commissions // · · · ·	ro all payme!!		<b>A</b> . <b>a</b> =	non-filing spouse	
		ary, and commissions (befo , calculate what the monthly			\$1,378.00	\$0.00	
3. Estima	ate and list monthly ove	rtime pay.	3.		+ \$0.00	+ \$0.00	

\$1,378.00

\$0.00

4. Calculate gross income. Add line 2 + line 3.

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Pirst Name Middle Name	Bradley-Cathery Last Name	Case number	r <i>(if</i>	
riist Name Middle Name	Last Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here	<b>→</b> 4.	\$1,378.00	\$0.00	
5. List all payroll deductions:				
5a. Tax, Medicare, and Social Security deductions	5a.	\$237.77	\$0.00	
5b. Mandatory contributions for retirement plans	5b.	\$0.00	\$0.00	
5c. Voluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
5d. Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
5e. Insurance	5e.	\$0.00	\$0.00	
5f. Domestic support obligations	5f.	\$0.00	\$0.00	
5g. <b>Union dues</b>	5g.	\$40.65	\$0.00	
5h. Other deductions. Specify:	5h. +	\$0.00 +	\$0.00	
6. Add the payroll deductions. Add lines $5a+5b+5c+5d+5e+5h$ .	+5f + 5g 6.	\$278.42	\$0.00	
7. Calculate total monthly take-home pay. Subtract line 6 from l	line 4. 7.	\$1,099.58	\$0.00	
8. List all other income regularly received:				
8a. Net income from rental property and from operating a business, profession, or farm				
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, a the total monthly net income.	ınd 8a.	\$0.00	\$600.00	
8b. Interest and dividends	8b.	\$0.00	\$0.00	
8c. Family support payments that you, a non-filing spouse, dependent regularly receive	or a	_		
Include alimony, spousal support, child support, maintenand divorce settlement, and property settlement.	ce, 8c.	\$0.00	\$0.00	
8d. Unemployment compensation	8d.	\$0.00	\$0.00	
8e. Social Security	8e.	\$750.00	\$0.00	
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non- cash assistance that you receive, such as food stamps (bene under the Supplemental Nutrition Assistance Program) or housing subsidies Specify: Food Assistance Programs Income		\$567.00	\$189.00	
8g. Pension or retirement income	8g.	\$0.00	\$0.00	
8h. Other monthly income. Specify: Prorated Tax Refund	8h. +	\$468.41 +		
9. <b>Add all other income</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f +8		\$1,785.41	\$789.00	
10.Calculate monthly income. Add line 7 + line 9.	10.	\$2,884.99 +		\$3,673.99
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing	spouse			
11. State all other regular contributions to the expenses that you include contributions from an unmarried partner, members of you friends or relatives. Do not include any amounts already included in lines 2-10 or an	our household, your d	ependents, your roomn		
Specify:			11.	+ \$0.00
12. Add the amount in the last column of line 10 to the amount Write that amount on the Summary of Schedules and Statistical				\$3,673.99
40 8				Combined monthly income
13. Do you expect an increase or decrease within the year after No.	er you file this form?			
Yes. Explain:				

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Debtor 1Faith	Bra	dley-Cathery	Case number (if		
First Name Midd	le Name Las	t Name	known)		
Official Form 106I. Additional p	age.				
8a.Net income from rental property and from	n operating a business, ¡	profession, or farm			
8a.1 Barber	Debtor 1	Debtor 2			
Gross receipts (before all deductions)		\$600.00			
Ordinary and necessary operating expenses		-\$0.00			
Net monthly income from a business, profes	ssion, or farm	\$600.00 Copy		\$600.00	

Official Form 106l Schedule I: Your Income page 3

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Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part :   Describe Your Household			Doc	ament rage 33 or oz	=		
Debtor 2   Aguoness   Middle Name   Last Name   Cathary   Aguoness   Aguoness   Middle Name   Last Name   Aguoness   Aguoness   Middle Name   Last Name   Aguoness	Fill in this infor	mation to identif	y your case:				
Debtor 2   Spones. History   Models Name   Last Name   Catheny	Debtor 1	Faith		Bradlev-Cathery			
Dobtor 2   Aguoness   Cathory   First Name   Middle Name   Last Name   Last Name   Asupplement showing post-petition chapter 13			Middle Name		Chack if this is:		
United States Bankruptcy Court for the: Northern	Debtor 2	Aquoness		Cathery			
Complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2  Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  Do not list Debtor 1 and Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2.  Child  Child  Debtor 1 or Debtor 2  Child  Onlid  Onlid  Ves. Setimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule L Your Income (Official Form B 106L)  4. The rental or home ownership expenses for your residence. Include first montgage payments and any rent for the ground or lot. 4.	(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filli	ıg	
Official Form 106J  Schedule J: Your Expenses 12/  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  I. Is this a joint case?  No. Go to line 2  Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.  Child  Debtor 1.  3. Do your expenses include expenses of people other than yourself and your dependents?  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I. Your Income (Official Form B 1061.)  Your expenses as or home ownership expenses for your residence. Include first mortgage payments and any nort for the ground or lot. 4.	United States E	Bankruptcy Court	for the: Northern				•
Official Form 106J Schedule J: Your Expenses  Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2  Yes. Does Debtor 2 live in a separate household?  No. Do not list Debtor 1 and Debtor 2.  Do not list Debtor 1 and Debtor 2.  Child Debtor 2.  Do your expenses include expenses of people other than yourself and your dependents?  No. Child No. Yes.  Stimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 1061.)  Your expenses  SBSO.00  any rent for the ground or lot. 4.				(51315)			
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:   Describe Your Household	(If known)				MM / DD / YYY	1	
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Part 1:   Describe Your Household	Official	Form 10	<u>6J</u>				
information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.  Part 1: Describe Your Household  1. Is this a joint case?  No. Go to line 2  Yes. Debtor 2 must file Official Forms 106J-2, Expenses for Separate Household of Debtor 2.  2. Do you have dependents?  Do not list Debtor 1 and Debtor 2.  Child  Debtor 1 or Debtor 2  Child  Dependent's relationship to Dependent's age with you?  Child  Child  Dependent's relationship to Dependent's age with you?  No.  Yes.  So yes.  So yes.  So your expenses include expenses of people other than your dependents?  Estimate your expenses as of your bankruptcy lifting date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	Schedul	e J: Your	Expenses				12/15
3. Do your expenses include expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	information. If (if known). Ans  Part 1: Des  1. Is this a joi  No. Go  Yes. D  2. Do you hav  Do not list D	more space is nower every quest cribe Your Ho nt case?  to to line 2  oes Debtor 2 live  No  Yes. Debtor 2  re dependents?	eeded, attach another sheet to thi ion.  usehold  in a separate household?  must file Official Forms 106J-2, Experiment No  Yes. Fill out this information for	nses for Separate Household of Deb  Dependent's relationship to Debtor 1 or Debtor 2  Child	al pages, write your n	Does depende with you?  No.  Yes.	
expenses of people other than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.						✓ Yes.	
than yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.			No.				
yourself and your dependents?  Part 2: Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.		i people other	<b>▼</b> 140				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	yourself an	•	Yes				
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.	Part 2: Esti	mate Your On	going Monthly Expenses				
such assistance and have included it on Schedule I: Your Income (Official Form B 106I.)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4.  4. **S50.00**  4. **S50.00**  4. **S50.00**  4. **S50.00**  4. **S50.00**  4. **S50.00**  4. **S60.00**  5. **S60.00**  5. **S60.00**  6. **S60.	expenses as o	of a date after th					
any rent for the ground or lot. 4.						Υοι	ur expenses
				nclude first mortgage payments and		4.	\$850.00
If not included in line 4:	If not incl	luded in line 4:					
4a. Real estate taxes \$0.00	4a. Real e	state taxes				4a	\$0.00
4b. Property, homeowner's, or renter's insurance 4b. \$0.00	4b. Prope	rty, homeowner's	, or renter's insurance			4b.	\$0.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00	4c Home	maintenance ren	pair, and upkeep expenses			-	

4d.

\$0.00

4d. Homeowner's association or condominium dues

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I list Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$350.00
6b. Water, sewer, garbage collection	6b.	\$0.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$230.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$880.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$105.00
10. Personal care products and services	10.	\$185.00
11. Medical and dental expenses	11.	\$90.00
12. <b>Transportation.</b> Include gas, maintenance, bus or train fare.  Do not include car payments	12.	\$400.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$50.00
15. <b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$0.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$133.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	10	
17a. Car payments for Vehicle 1	17a	\$0.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify:	17d	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from		\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you.  Specify:	10	
	19.	\$0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property	200	\$0.00
20b. Real estate taxes.	20a 20b	\$0.00 \$0.00
20c. Property, homeowner's, or renter's insurance	20b	
20d. Maintenance, repair, and upkeep expenses.	20c	\$0.00
20e. Homeowner's association or condominium dues	20d	\$0.00
253. Tomos a abbonator of contactinium auco	20e	\$0.00

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Debtor 1 Faith			Bradley-Cathery	Case number (if known)		
First I	Name	Middle Name	Last Name			
21. <b>Other.</b> Spe	ecify:				21	\$0.00
22. Calculate	your monthly expense	es.				\$3,273.00
22a. Add lii	nes 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expens	ses for Debtor 2), if any,	from Official Form 106J-2			\$3,273.00
22c. Add lii	ne 22a and 22b. The res	sult is your monthly exp	enses.		22.	<del></del>
23. Calculate	your monthly net inco	me.				
23a. Copy	line 12 (your combined	monthly income) from S	Schedule I.		23a	\$3,673.99
23b. Copy	your monthly expenses	from line 22 above.			23b	\$3,273.00
		ses from your monthly in	icome.			\$400.99
The re	esult is your monthly ne	t income.			23c	
For examp	ble, do you expect to fin	ish paying for your car lo	es within the year after you can within the year or do you condification to the terms of you	expect your		

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Fill in this information to identify your case:							
Debtor 1	Faith		Bradley-Cathery				
	First Name	Middle Name	Last Name				
Debtor 2	Aquoness		Cathery				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number							

### Official Form 106Dec

### Check if this is an amended filing

12/15

### **Declaration About an Individual Debtor's Schedules**

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	elp you fill out bankruptcy forms?
	<b>✓</b> No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary at that they are true and correct.	and schedules filed with this declaration and
×	/s/ Faith Bradley-Cathery	★ /s/ Aquoness Cathery
	Signature of Debtor 1	Signature of Debtor 2
	Date 8/20/2018	Date 8/20/2018
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this info	was ation to identify we w						
FIII IN THIS INTO	ormation to identify your	case:					
Debtor 1	Faith		Bradley-C				
Dabta : 0	First Name	Middle Nar		е			
Debtor 2 Spouse, if filing)	Aquoness First Name	Middle Nar	Cathery ne Last Nam	e			
Jnited States	Bankruptcy Court for the	: Northern	District of Illino				
Case number			(Stat	e)			
•	Form 107						Check if this amended filir
	ent of Financi	al Affairs fo	r Individuals	Filing for	Bankru	ıntcv	0
nformation. umber (if k	ete and accurate as p If more space is need nown). Answer every	led, attach a separa question.	te sheet to this form	. On the top of			
Part 1: Giv	e Details About You	r Marital Status ar	nd Where You Lived	Before			
I. What i	s your current marital s	status?					
	s your current marital s arried	status?					
✓ M	arried ot married		ther than where you li	ve now?			
M No	arried ot married the last 3 years, have	you lived anywhere o			OW.		
✓ M	arried ot married the last 3 years, have y	you lived anywhere o you lived in the last 3			ow.		Dates Debtor 2 lived there
M No	arried of married the last 3 years, have you	you lived anywhere o you lived in the last 3	years. Do not include v	where you live n	Ow. Debtor 1		
M No  2. During  Ye  De	arried of married the last 3 years, have you as. List all of the places ye bettor 1:	you lived anywhere o	years. Do not include v	Debtor 2:	Debtor 1		there
✓ M  No  2. During  ✓ No  Ye	arried of married the last 3 years, have you	you lived anywhere o	years. Do not include v Dates Debtor 1 lived there	where you live n	Debtor 1		there Same as Debtor 1
Z. During  No  Ye  No  No  No  No  No  No  No  No  No  N	arried of married the last 3 years, have years. List all of the places years.	you lived anywhere o	years. Do not include v  Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1	Zip Code	Same as Debtor 1 From
✓ M  No  2. During  ✓ No  Ye	arried of married the last 3 years, have years. List all of the places years.	you lived anywhere o	years. Do not include v  Dates Debtor 1 lived there	Debtor 2: Same as Number Stree	Debtor 1 et	Zip Code	Same as Debtor 1 From
During  No  Per  Def  Def  Ci	arried of married  the last 3 years, have years. List all of the places years.  better 1:  umber Street  ty State	you lived anywhere o	years. Do not include v  Dates Debtor 1 lived there	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  State  Debtor 1	Zip Code	Same as Debtor 1  From To
During  No  Per  Def  Total	arried of married the last 3 years, have years. List all of the places years.	you lived anywhere o	years. Do not include v  Dates Debtor 1 lived there  From To	Debtor 2: Same as Number Stree	Debtor 1  State  Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1
✓ M  No  No  Pering  No  Pering  No  No  No  No  No  No  No  No  No  N	arried of married  the last 3 years, have years. List all of the places years.  better 1:  umber Street  ty State	you lived anywhere o	years. Do not include v  Dates Debtor 1 lived there  From To	Debtor 2:  Same as  Number Street  City  Same as	Debtor 1  State  Debtor 1	Zip Code	there  Same as Debtor 1  From To  Same as Debtor 1  From From

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_		e Name Last N	varne		
2:	Explain the Sources of Your Inc	come			
Fill in activi	you have any income from employm in the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all bu	sinesses, including part-time		years?
۳		Debtor 1		Debtor 2	
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions an exclusions)
	om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips  Operating a business	\$12768.28	Wages, commissions, bonuses, tips Operating a business	
	r last calendar year: unuary 1 to December 31, 2017 ) YYYY	Wages, commissions, bonuses, tips  ✓ Operating a business	\$20149.00	Wages, commissions, bonuses, tips Operating a business	
		<b>√</b> Wages,	<b>#</b> 10100 00	Wages,	
(Ja	r the calendar year before that: unuary 1 to December 31, 2016 ) YYYY  YOU receive any other income during	commissions, bonuses, tips  Operating a business	\$18180.00	commissions, bonuses, tips Operating a business	
Did y nclud oublic illing _ist e	anuary 1 to December 31, 2016 ) YYYY	commissions, bonuses, tips  Operating a business  g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list	vious calendar years? s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and	
Did y Include public filling List e	rou receive any other income during de income regardless of whether that in to benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	commissions, bonuses, tips  Operating a business  g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list	vious calendar years? s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and	
(Ja  Did y Include public filling  List e	rou receive any other income during de income regardless of whether that in to benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	commissions, bonuses, tips  Operating a business  g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list in each source separately. D	vious calendar years? s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	bonuses, tips Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.	
(Ja	rou receive any other income during de income regardless of whether that in to benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No	commissions, bonuses, tips  Operating a business  This year or the two prencome is taxable. Examples come; interest; dividends; you received together, list an each source separately. Debtor 1  Sources of income	vious calendar years? s of other income are alimony; money collected from lawsuits it only once under Debtor 1. to not include income that you  Gross income from each source (before deductions	bonuses, tips Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income	Gross income from each source (before deductions as
Old ynclude outblied illing ist e	rou receive any other income during de income regardless of whether that in the benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	commissions, bonuses, tips  Operating a business  g this year or the two prencome is taxable. Examples come; interest; dividends; you received together, list in each source separately. Debtor 1  Sources of income Describe below.  Est. YTD SSI	vious calendar years? s of other income are alimony; money collected from lawsuits it only once under Debtor 1. To not include income that you  Gross income from each source (before deductions and exclusions)  \$5,250.00	bonuses, tips Operating a business  child support; Social Security; royalties; and gambling and listed in line 4.  Debtor 2  Sources of income Describe below.	Gross income from each source (before deductions at exclusions)

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Debtor 1 Faith Bradley-Cathery Case number (if known) Middle Name Last Name First Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City Suppliers or State Zip Code

vendors
Other

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tor	1 Faith		Brad	lley-Cathery	Case number	(if known)
	First Name	Middle Name	Last	Name		
ns cor		any general partners; an officer, director, p ness you operate as	relatives of any g erson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	
Ė	Yes. List all payments to	an insider.				
	•		Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name					
	Number Street					
	City State	Zip Code				
	Insider's Name					
	Number Street					
	City State	Zip Code				
ins	thin 1 year before you filed ider? lude payments on debts gua No Yes. List all payments tha	aranteed or cosigned	I by an insider.	Total amount paid	Amount you still owe	Reason for this payment
						Include creditor's name
	Insider's Name					
	Number Street					
	City State	Zip Code				
	Insider's Name					
	Number Street					
	City State	Zip Code				

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Debtor 1 Faith Bradley-Cathery Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Debt	or 1	Faith M	liddle Name	Bradley-Cathery Last Name	Case number (if known)	-	
11.		thin 90 days before you filed for b counts or refuse to make a paym			or financial institution,	set off any amour	nts from your
	<b>✓</b>	No Yes. Fill in the details.					
				Describe the action the cre	ditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street		Last 4 digits of account numb	or VVVV		
				Last 4 digits of account numb	er. ^^^-		
		City State	Zip Code				
12.		hin 1 year before you filed for ba pointed receiver, a custodian, or		of your property in the posse	ession of an assignee fo	r the benefit of c	reditors, a court-
	<b>✓</b>	No Yes					
Part	<u>∟</u> 5:	List Certain Gifts and Contri	ibutions				
13.		thin 2 years before you filed for I		ou give any gifts with a total v	alue of more than \$600	per person?	
	<b>✓</b>	No Yes. Fill in the details for each o	nift				
		Gifts with a total value of more per person	_	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the G	:f+				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					
		Person to Whom You Gave the G	ift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you					

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btor 1	Faith		Bradley-Cathery	Case number (if know	wn)	
	First Name	Middle Name	Last Name			
Wit	thin 2 years before you filed	for bankruptcy, did	l you give any gifts or contribut	ions with a total value	of more than \$600	to any charity?
<b>✓</b>	No					
Ě		ach aift ar contributi	ion			
L	Yes. Fill in the details for ea	actigit of contributi	On.			
	Gifts or contributions to c		Describe what you contrib	outed	Date you	Value
	that total more than \$600				contributed	
	Charity's Name		-			
			-			
	Number Street		-			
	City State	Zip Code	-			
	•	•				
t 6:	List Certain Losses					
	No Yes. Fill in the details.  Describe the property you how the loss occurred	lost and	Describe any insurance conclude the amount that ins		Date of your loss	Value of property
			pending insurance claims of A/B: Property.		.000	
						-
t 7:	List Certain Payments	r Transfers				
<b>✓</b>	No Yes. Fill in the details.					
			Description and value of a transferred	ny property	Date payment or transfer was made	Amount of payment
	Semrad Law Firm		Attorney's Fee - 350.00		7/24/2018	\$350.00
	Person Who Was Paid					
	11101 S. Western Avenue		_			
	Number Street					
	Chicago III: = !-	60640	•			
	Chicago Illinois City State	60643 Zip Code	-			
	Oity State	Zip Code				
	Email or website address		•			
	Person Who Made the Paym	ent if Not You	-			
	reison who made the Paym	GIII, II INOL TOU			]	
	Person Who Was Paid		-			
	i cisuli vviiu vvas Palu					-
	Number Street		•			_
	City State	Zin Codo				
	City State	Zip Code				
	City State  Email or website address	Zip Code				
			· ·			

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Debt	or 1	Faith		Bradley-Cathery	Case number (i	if known)	
		First Name	Middle Name	Last Name	_		
17.	help	nin 1 year before you filed o you deal with your credit not include any payment or t	ors or to make paym		behalf pay or tra	ansfer any property to a	inyone who promised to
	<b>✓</b>	No					
		Yes. Fill in the details.					
				Description and value of any transferred	property	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	Inclu and	transfers that you have alrea	nd transfers made as s	security (such as the granting of a s	ecurity interest or r	mortgage on your proper	ty). Do not include gifts
	П	Yes. Fill in the details.					
	_			Description and value of pro transferred		ibe any property or ents received or debts p hange	Date transfer was made
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	sfer				
		Number Street					
		City State Person's relationship to you	Zip Code				
9.	ben	nin 10 years before you file eficiary? ese are often called asset-pro		d you transfer any property to a s	elf-settled trust	or similar device of whi	ch you are a
		No Voc Fill in the detaile	·				
	Ц	Yes. Fill in the details.		Description and value of th	e property transf	erred	Date transfer was
		Name of trust					made
		Hamo or must					

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Debtor 1 Faith Bradley-Cathery Case number (if known) First Name Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred FIFTH THIRD Checking XXXX-\$ 0.00 Person Who Was Paid Savings 5050 Kingsley Dr Number Street Money market Brokerage Cincinnati Ohio 45227 Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Debtor 1 Faith Bradlev-Cathery Case number (if known) Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code

City

State

Zip Code

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Deb	tor 1					radley-Cathery	Ca	ase number <i>(i</i>	f known)	
		First Name	<u> </u>	Middle Name	La	st Name				
26.	Hav	e you been a party	/ in any judici	al or administr	ative proce	eding under	any environmo	ental law? Ir	nclude settlements an	d orders.
		No Yes. Fill in the det	ails.							
					Court or ag	ency		Nature	of the case	Status of the case
		Case title			Court Name			_		Pending
		Case number			NumberStre			-		On appeal
					City	State	Zip Code	-		Concluded
Pari	11:	Give Details Ab	out Your B	usiness or Co	onnections	s to Any Bu	siness			
27.	Witl	nin 4 years before	you filed for b	ankruptcy, did	l you own a	business or	have any of th	e following o	connections to any bu	siness?
		A member of A partner in a An officer, dir	a limited liabida partnership rector, or marat least 5% of above applies	lity company (Laging executive the voting or each country to the country of the c	LC) or limiter we of a corp equity securi	ed liability pa oration ities of a corp			part-time	
							ure of the busir	ness		ition number Do not
									EIN:	urity number or ITIN.
		Business Name								
		Number Street			Name	e of account	ant or bookkee	eper	Dates business exis	sted
		City	State	Zip Code					From To	
					Desci	ribe the natu	ure of the busin	ness		ation number Do not urity number or ITIN.
		Business Name			_				EIN:	
		Number Street			— Nome	of account	ant ar baakka		Dates business exis	sted
		City	State	Zip Code		e or account	ant or bookkee	eper	FromTo	
					Desci	ribe the natu	ure of the busir	ness	include Social Secu	ition number Do not urity number or ITIN.
		Business Name			_				EIN:	
		Number Street			— Name	e of account	ant or bookkee	eper	Dates business exis	sted
		City	State	Zip Code	_				From To	

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Debt	tor 1 Faith	Bradley-Cathery	Case number (if known)
	First Name Middle Name	Last Name	
28.	Within 2 years before you filed for bankruptcy creditors, or other parties.	y, did you give a financial stateme	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in the details below.		
	_	Date issued	
	News	MM/DD/YYYY	-
	Name	IVIIVI/ DD/ TTTT	
	Number Street		
	City State Zip Co	ide	
	Only State Zip Co		
Part	12: Sign Below		
tı	rue and correct. I understand that making a fa	alse statement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Faith Bradley-Cathery		/s/ Aquoness Cathery
	Signature of Debtor 1		Signature of Debtor 2
	Date 8/20/2018		Date 8/20/2018
D	Did you attach additional pages to Your Stater	ment of Financial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
Į,	<b>√</b> No		
Ì	Yes		
D	Did you pay or agree to pay someone who is no	ot an attorney to help you fill out	bankruptcy forms?
Ŀ	<b>✓</b> No		
Ē	Yes. Name of person		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119)

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B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Distri	ct of Illinois	
re	Faith Bradley-Cathery ; Aquone	ss Cathery	Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behalt	year before the filing of the	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$350.00
	Balance Due			\$3,650.00
2	2. The source of the compensation pai	d to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	3. The source of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
4	I have not agreed to share the all members and associates of my	pove-disclosed compensation aw firm.	n with any other person unless the	y are
		w firm. A copy of the agreeme	th a other person or persons who a ent, together with a list of the name	
5	5. In return for the above-disclosed fee	e, I have agreed to render lega	I service for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's final bankruptcy;</li> </ul>	ncial situation, and rendering	advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, stateme	nts of affairs and plan which may b	e required;
	c. Representation of the debtor	at the meeting of creditors a	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings an	d other contested bankruptcy matt	ers;
6	6. By agreement with the debtor(s), the	above-disclosed fee does no	ot include the following services:	
		CERTIFIC	ATION	
deb	I certify that the foregoing is a comple stor(s) in this bankruptcy proceedings.	te statement of any agreemer	nt or arrangement for payment to m	ne for representation of the
	8/20/2018		/s/ Hilary L Jabs	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Debtor(s	5)	Attorney for Debtor(s)	
/s/ Aquo	oness Cathery	/s/ Hilary L Jabs	
/s/ Faith	Bradley-Cathery	<u>-</u>	
Signed:			
Date:	8/20/2018	_	

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1.717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

		filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

Debtor(s)	Case No	
	Chapter.	Chapter13
VERIFICATIO	N OF CREDITOR MA	TRIX
ne above named Debtors hereby verify that the	e attached list of creditors is t	rue and correct to the best of their
8/20/2018	/s/ Bradley-Cath	nery, Faith
	Bradley-Cather Signature of De	
	/s/ Cathery, Aqu	uoness
	Cathery, Aquon Signature of Jo	
	e above named Debtors hereby verify that th	VERIFICATION OF CREDITOR MADE above named Debtors hereby verify that the attached list of creditors is to a second

WESTLAKE FINANCIAL SVC 4751 WILSHIRE BLVD STE 1 LOS ANGELES, CA, 90010

RECOVERY ONE LLC 3240 HENDERSON RD COLUMBUS, OH, 43220

I C SYSTEM INC PO BOX 64378 SAINT PAUL, MN, 55164

TitleMax 15 Bull St Suite 200 Savannah, GA, 31401

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

City of Chicago 33589 Treasury Center Chicago, IL, 60694

Arnold Scott Harris P.C 111 W Jackson Blvd Ste 600 c/o Frank Suda Chicago, IL, 60604

IRS Irs Mail Stop 4100 P-3 Kansas City, MO, 64999 US Cellular c/o: American Infosource LP as agent 4515 N Sante Fe Ave Oklahoma City, OK, 73118

AT&T PO Box 650487 Dallas, TX, 75265

Sprint PO Box 7949 Overland Park, KS, 66207

T-Mobile P O box 742596 Cincinnati, OH, 45274

IRS 1 PO Box 7346 Philadelphia, PA, 19101

PLS Loan Store 346 Commons Dr # 348 Bolingbrook, IL, 60440

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- Discuss with the attorney the debtor's objectives in filing the case.
- Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filling, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$43.23 for expenses, leaving a balance due of \$4,003.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/17/2018		
Signed:	2 2		
/s/ Faith	h Bradley-Cathery faith Smalley	Ciefer	
/s/ Aque	oness Cathery Allow Malhory	/s/ Hilary L Jabs	
Debtor(s	(s)	Attorney for Debtor(s)	

Do not sign if the fee amounts at top of this page are blank.

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### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Faith Bradley-Cathery & Aquoness Cathery,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may

### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

lower that amount that the Firm will receive each month and increase the monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$400.00. at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$350.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 4.7% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$348.00/mo.
- WESTLAKE FINANCIAL SVC will be paid \$5,323.00 at 7% APR at a fixed monthly
  payment of \$33.00/mo until Firm's Fees are paid. Commencing with the March 2020
  plan payment, WESTLAKE FINANCIAL SVC shall receive set payments in the amount
  of \$366.00 per month.
- 4. TitleMax will be paid \$750.00 at 3.5% APR at a fixed monthly payment of \$15.00/mo after Westlake Financial SVC and Firm's Fees are paid. TitleMax is a NON-PMSI creditor and the Trustee shall not pay them any pre-confirmation adequate protection payments.
- IRS will be paid \$914.00 pro rata after Westlake Financial SVC, TitleMax and Firm's Fees are paid.
- 6. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

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### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Date: 08/17/2018

Date: 08/17/2018

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Debtor 1 Faith	Middle Name	Bradley-Cathery Last Name	Case number (if known)	
art 6: Answer These Que	stions for Reporting Pur	1000 to 100 100 000 000		
6. What kind of debts do you have?	16a. Are your debts prin "incurred by an indi  No. Go to line 1  Yes. Go to line	marily consumer debts? ividual primarily for a per 16b. 17, marily business debts? ess or investment or throu 16c. 17.	sonal, family, or househo Business debts are debto ugh the operation of the	s that you incurred to obtain business or investment.
7. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ Ves Lam filing under (	id that funds will be availab	that after any exempt prop le to distribute to unsecure	
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-9 ☐ 5,001- ☐ 10,001		25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?		\$10,00	,001-\$10 million 10,001-\$50 million 10,001-\$100 million 100,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 millio	0 \$10,00 \$50,00	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	S500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$1,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below			no or response to the control of the	the table weekless servided to true and
For you	correct.  If I have chosen to file u of title 11, United State under Chapter 7.  If no attorney represent out this document, I ha I request relief in accord understand making a connection with a bank	under Chapter 7, I am awas Code. I understand the ses Code. I understand the ses code and I did not pay of ave obtained and read the dance with the chapter of false statement, concealing the control of the ses can result in 2, 1341, 1519, and 3571.	are that I may proceed, if a relief available under ear agree to pay someone a notice required by 11 U f title 11, United States on property, or obtaining fines up to \$250,000, of	Code, specified in this petition. g money or property by fraud in or imprisonment for up to 20 years, or  Walker of the control of the contro
	a was an	0/17/2018 MM / DD / YYYY	Executed	on8/17/2018 MM / DD / YYYY

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	mation to identify your ca			
Salata and	Faith		Bradley-Cathery	
Debtor 1	First Name	Middle Name	Last Name	
Debtor 2	Aquoness		Cathery	
Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	Northern	District of Illinois (State)	
Case number If known)				Check if this is an
	Farm 106Ds	.5		amended filling
	Form 106De			12/15
Declara	tion About an	Individual Deb	otor's Schedules	
J.S.C. §§ 152	, 1341, 1519, and 3571.		es or amended schedules. Making a laise state lase can result in fines up to \$250,000, or impri	
J.S.C. §§ 152 Part 1: Sig	, 1341, 1519, and 3571. In Below		orney to help you fill out bankruptcy forms?	
Part 1: Sig	n Below  pay or agree to pay som			

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Debtor 1	Faith			Bradley-Cathery	Case number (if known)
	First Name		Middle Name	Last Name	The second secon
cre	editors, or other part	ou filed for ies.	bankruptcy, did yo	u give a financial stateme	nt to anyone about your business? Include all financial institutions,
ř	Yes, Fill in the deta	ils below.			
_	A PERMIT WAY			Date issued	
	Name			MM/DD/YYYY	
				=	
	Number Street				
	City	State	Zip Code	-	
Part 12	Sign Below				
24.11.11.11.11.	and correct. I under ankruptcy case can in the second seco	untarial that	making a false sta es up to \$250,000, Value La V-Cathery	tement, concealing prope	pents, and I declare under penalty of perjury that the answers are crty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.  **Aquoness Cathery** Signature of Debtor 2
	Date 8	/17/2018			Date 8/17/2018
Did	you attach addition	al pages to	Your Statement o	f Financial Affairs for Indiv	duals Filing for Bankruptcy (Official Form 107)?
	No Yes				
Did	l you pay or agree to	pay some	ne who is not an a	ttorney to help you fill out	bankruptcy forms?
V	No				Attack the Destructor Politica Congress's Notice
	Yes. Name of persor	1			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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### UNITED STATES BANKRUPTCY COURT

**Northern District of Illinois** 

In re:	Bradley-Cathery, Faith : Cathery, Aquoness	Case No	
-	Debtor(s)		
		Chapter.	Chapter13
	VERIFICATI	ON OF CREDITOR MA	TRIX
	The above named Debtors hereby verify that	the attached list of creditors is	true and correct to the best of their
knowle			
Date:	8/17/2018	/s/ Bradley-Ca Bradley-Cathe	ry, Faith (
		/s/ Cathery, Ac Cathery, Acu Signature of J	quoness Alugum Atting

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NAME OF THE OWNER, OF THE OWNER, OF THE OWNER, OF THE OWNER, OWNER, OWNER, OWNER, OWNER, OWNER, OWNER, OWNER,	4 Folto	Bradley-Cathery Case number (if known)	
	1 Faith First Name Middle Name	Last Name	
. (	Calculate the median family income that applies to	you. Follow these steps:	
	6a. Fill in the state in which you live.	Illnois	
	6b. Fill in the number of people in your household.	4	\$96,485.00
	6c. Fill in the median family income for your state and	size of  To find a list of applicable median income amounts, go online for this form. This list may also be available at the bankruptcy clerk's office.	
2 3	How do the lines compare?	A stable form shock box 1. Disposable income is not determined	
		the top of page 1 of this form, check box 1, Disposable income is not determined Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).	
	17b. Line 15b is more than line 16c. On the top o U.S.C. § 1325(b)(3). Go to Part 3 and fill o form, copy your current monthly income fror	f page 1 of this form, check box 2, <i>Disposable Income is determined under 11</i> ut Calculation of Disposable Income (Official Form 122C-2). On line 39 of that n line 14 above.	
	Calculate Your Commitment Period Und	er 11 U.S.C. §1325(b)(4)	\$2 456 76
art :		44	\$2,456.76
18. 19.	Deduct the marital adjustment if it applies. If you commitment period under 11 U.S.C. § 1325(b)(4) allo	are married, your spouse is not himg with you, and you cannot from line 13. ws you to deduct part of your spouse's income, copy the amount from line 13.	-\$0.00
	19a. If the marital adjustment does not apply, fill in 0	on line 19a.	\$2,456.76
	19b. Subtract line 19a from line 18.	FULLY Ibsen etenes	NAME OF THE PARTY OF THE
20.	Calculate your current monthly income for the ye	ar. Follow triese steps.	\$2,456.76
	20a. Copy line 19b.		x 12
	Multiply by 12 (the number of months in a year)		\$29,481.12
	20b. The result is your current monthly income for th		\$96,485.00
	20c. Copy the median family income for your state a	nd size of household from line 16c.	
21.	How do the lines compare?	the standard of this form, check box 3. The	
	Line 20b is less than line 20c. Unless otherwise	ordered by the court, on the top of page 1 of this form, check box 3, The	
	Line 20b is more than or equal to line 20c. Unle 4, The commitment period is 5 years. Go to Par	ss otherwise ordered by the court, on the top of page 1 of this form, check box t $4$ .	
Par	t 4: Sign Below		
	By signing here, I declare under penalty of perjuit  /s/ Faith Bradley-Cathery  Signature of Debtor 1  Date 8/17/2018  MM/DD/YYYY	ry that the information on this statement and in any attachments is true and correct.  But Old Alexander Alexander  Bate 8/17/2018  MM/DD/YYYY	alkeri
	If you checked 17a, do NOT fill out or file Form If you checked 17b, fill out Form 122C-2 and t above.	i 122C-2. file it with this form. On line 39 of that form, copy your current monthly income from	line 14

### CHAPTER 13 DISCLAIMERS

1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
į	- 15 (' A!
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
	7BC A
3,	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
4.	I agree that I will attend an an
	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
	<u> 400 _ 41 </u>
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my trustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
7.	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my

	w .
8.	I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
9.	I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.
	ABC A
10.	I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.
	2.BC _AC
11.	Lagree that Lam contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.
12.	I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.
13.	I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.
14.	I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

15.	I understand that my Chapter 13 plan will run between 36 and 60 months, depending on the amount of debt I have, and what the bankruptcy court requires my plan to run.
16.	I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my attorney. I also understand that failure to complete this requirement before my case ends is grounds to not receive my discharge.
17.	If I have a garnishment coming out of my paycheck, I agree and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filling.  All  All  All
18.	If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or garnishment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.  ABC  ABC
19.	I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.
20.	I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.
21.	I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.

22.	I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property,
	repossessing any vehicles, and garnishing my monies.

23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

Please read each paragraph and initial on the line below to state that you have read and understand each disclaimer.

### VEHICLE INSIDE THE PLAN DISCLAIMER

1.	I understand and agree that I have full coverage insurance on my vehicle(s), and that failure to have full coverage insurance is grounds for my finance company(s) to repossess my vehicle(s).
2.	I understand that my first trustee payment is due within 30 days of my case being filed, and that if the trustee payment is not received and posted to the Trustee's account within 30 days that this could be grounds to have my car repossessed.
3.	I understand that if my car was purchased more than 910 days ago, that I only have to pay back the value of my vehicle, but this value can be disputed by my finance company causing my Trustee payment to increase.
1.	I understand that it is my responsibility to contact my car creditor(s) after my bankruptcy case has been filed to alert them that I am in a bankruptcy so my car does not get repossessed.
5.	I understand that if I want to sell or trade in my vehicle, that I need court permission and must contact my attorney to obtain such permission.  ———————————————————————————————————

# DISCLAIMER FOR INDIVIDUALS WHO OWE INCOME TAX

1.	I understand that taxes owed to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority may not be discharged in my bankruptcy, meaning that I may still owe taxes after the completion of my bankruptcy.
	+BC AC
2.	I understand that I will not be discharged of any taxes for which a tax return has been due for less than 3 years.  A
3.	I understand that I will not be discharged of any taxes for which a return has been filed for less than 2 years.
	7.BC AU
4.	I understand that if I am paying my tax debt in full through a Chapter 13 plan, interest and penalties may still accrue that are not being paid through the plan and I may owe these amounts directly to the IRS after completion of my Chapter 13 plan.
	713C' _AI
5.	I understand that if I owe taxes to the Internal Revenue Service (IRS), State of Minois or any other federal, state, or local tax authority, said tax authority has the right to offset my next tax refund by the amount owed, regardless of whether it is being paid or discharged in my bankruptcy.
6.	I understand that taxes owed to the Internal Revenue Service (IRS), State of Illinois or any other federal, state, or local tax authority will not be discharged in my bankruptcy if they were assessed within the last 240 days.
•	4.15C' AC